



Resource Management Account
November 2019

Account name: LUIS MONTANEZ AND
Account number: REDACTED 4 04

Your Financial Advisor:
LOPEZ WEALTH MANAGEMENT GROUP
787-250-3600/800-221-9825

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Cash and money balances may include available cash balances, UBS Bank USA deposit account balances, UBS FDIC Insured Program Bank Balances, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances.

See the *Important information about your statement* at the end of this document for details about those balances.

UBS Bank USA and all UBS FDIC Insured Program Bank deposit account balances are insured by the FDIC within applicable limits, but are not protected by SIPC. UBS AG Stamford Branch deposit account balances are not insured by FDIC and are not protected by SIPC. Money market sweep balances are protected by SIPC but are not insured by the FDIC.

Holding	Opening balance on Nov 1 (\$)	Closing balance on Nov 29 (\$)	Price per share on Nov 29 (\$)	Average rate	Dividend/Interest period	Days in period	Cap amount (\$)
UBS BANK USA DEP ACCT	0.05	0.05					500,000.00

Fixed income

Closed end funds & Exchange traded products

If any of the closed end funds you hold are advised or co-advised by UBS Asset Managers of Puerto Rico, please note that the price per share information listed below reflects either (1) the bid price for the shares of the funds as of the closing date of this statement (the "bid price") as determined by UBS Financial Services Incorporated of Puerto Rico (UBSFSPR) or (2) in the absence of a bid price, the indicative price reflecting UBSFSPR's best estimate of the price at which UBSFSPR would bid if it were to make a firm bid at the time. The price per share shown in this statement may be higher or lower than the NAV of the funds on the same date.

In addition, the price per share listed here may be higher or lower than the last price at which the funds traded as of the closing date of this statement and the price at which the funds may have traded on any date subsequent to the closing date of this statement. Additional information, including prospectuses, an informative brochure and recent NAVs for closed end funds managed or co-managed by UBS Asset Managers of Puerto Rico can be found at www.ubs.com/prfunds.

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Nov 29 (\$)	Value on Nov 29 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
PUERTO-RICO MORTGAGE-BACKED & US GOVT SECURITIES FD INC									
Trade date: Jul 16, 12	13,227.000	10.250	135,581.39	135,581.39	2.540	33,596.58	-101,984.81		LT
Trade date: Jul 19, 12	2,057.000	10.252	21,114.15	21,114.15 ²	2.540	5,224.78	-15,889.37		LT

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Your assets • **Fixed income** • Closed end funds & Exchange traded products (continued)

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Nov 29 (\$)	Value on Nov 29 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
Total reinvested	1,728.000	8.044		13,900.33 ²	2.540	4,389.12	-9,511.21		
EAI: \$1,786 Current yield: 4.13%									
Security total	17,012.000	10.028	156,695.54	170,595.87		43,210.48	-127,385.39	-113,485.06	
PUERTO RICO AAA PORTFL BOND FUND INC									
Trade date: Jan 22, 13	437.000	10.961	4,790.26	4,790.26	6.000	2,622.00	-2,168.26		LT
Total reinvested	14.000	11.880		166.33 ²	6.000	84.00	-82.33		
EAI: \$135 Current yield: 4.99%									
Security total	451.000	10.990	4,790.26	4,956.59		2,706.00	-2,250.59	-2,084.26	
TAX-FREE PUERTO RICO FUND									
Trade date: Jul 16, 12	9,015.000	10.200	91,957.68	91,957.68	2.960	26,684.40	-65,273.28		LT
Trade date: Jul 17, 12	240.000	10.200	2,448.00	2,448.00	2.960	710.40	-1,737.60		LT
Trade date: Jul 17, 12	152.000	10.234	1,562.56	1,562.56 ²	2.960	449.92	-1,112.64		LT
Trade date: Jul 18, 12	2,120.000	10.200	21,624.00	21,624.00	2.960	6,275.20	-15,348.80		LT
Trade date: Jul 18, 12	200.000	10.200	2,040.00	2,040.00	2.960	592.00	-1,448.00		LT
Trade date: Jul 18, 12	134.000	10.239	1,372.05	1,372.05	2.960	396.64	-975.41		LT
Total reinvested	1,107.000	9.673		10,708.47 ²	2.960	3,276.72	-7,431.75		
EAI: \$1,037 Current yield: 2.70%									
Security total	12,968.000	10.157	121,004.29	131,712.76		38,385.28	-93,327.48	-82,619.01	
Total			\$282,490.09	\$307,265.22		\$84,301.76	-\$222,963.46	-\$198,188.33	

Total estimated annual income: \$2,958

² Value has been adjusted to include the amount of the disallowed loss as a result of a Wash Sale transaction.

Your total assets

		Value on Nov 29 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	0.05		0.05		
Fixed Income	Closed end funds & Exchange traded products	84,301.76	100.00%	307,265.22	2,958.00	-222,963.46
Total		\$84,301.81	100.00%	\$307,265.27	\$2,958.00	-\$222,963.46



Your assets , Fixed income , Closed end funds & Exchange traded products (continued)

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Nov 29 (\$)	Value on Nov 29 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
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Total		\$84,301.81	100.00%	\$307,265.27	\$2,958.00	-\$222,963.46